

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Reginald Riddit and Wanda Linette Riddit

a/k/a Wanda Linette Johnson, Wanda Brown

Case No. 11-80874

S.S. Nos.: xxx-xx-6138 and xxx-xx-0486

Mailing Address: 3303 Genlee Drive, Durham, NC 27704-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on May 31, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: June 15, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 5/13/11

Lastname-SS#: Riddit-6138

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Verizon Wireless		Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Rent-A-Center	Furniture

ARRANGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

11D - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

11D - SECURED DEBTS - FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Southside Financial	7	\$5,445	5.00	\$54	\$133.78	2001 Ford Expedition
Fast Auto	8	\$2,040	5.00	\$20	\$50.12	2003 Mitsubishi Galant
Schewels (NPMSI)		\$500	5.00		\$12.28	
			5.00			

11D - SECURED DEBTS - 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount	
Law Offices of John T. O'reutt, P.C.		\$2,800	
SECURED TAXES		Secured Amt	
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS		Amount	
IRS Taxes		\$2,031	
State Taxes		\$2,131	
Personal Property Taxes			
Alimony or Child Support Arrearage		\$26,529	
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)			
GENERAL NON PRIORITY UNSECURED			Amount**
	DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$751** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **3.96** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

CSDUR
Post Office Box 530
Durham, NC 27702-0530

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Devry University
812 Commerce Drive
Oak Brook, IL 60523

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

American Anesthesiology
Post Office Box 535389
Atlanta, GA 30353-5389

Direct Loans
PO Box 7202
Utica, NY 13504

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bayside Loans
427 N. Tatnall Street #79796
Wilmington, DE 19801

DJR Group, LLC
2 E Gregory Blvd.
Kansas City, MO 64114

Experian
P.O. Box 2002
Allen, TX 75013-2002

Carter Bank & Trust
222 Main Street
South Boston, VA 24592

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Federated Retail Holdings, Inc.
Unknown Address

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Child Support Enforcement Office
311 W. Saratoga Street
3rd Floor
Baltimore, MD 21201

First Point Collection Resources **
Post Office Box 26140
Greensboro, NC 27402-6140

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

CitiFinancial
c/o Financial Recovery Services, Inc.
PO Box 385908
Minneapolis, MN 55438-5908

First Premier Bank
PO Box 5528
Sioux Falls, SD 57117-5528

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit One Bank, N.A.**
PO Box 98873
Las Vegas, NV 89193-8873

Friedman's Inc. **
Post Office Box 701269
Dallas, TX 75370-1269

General Revenue Corporation
11501 Northlake Drive
Cincinnati, OH 45249

My Cash Now **
% Secure Cash Network Inc
808 W Dallas St Ste A
Conroe, TX 77301-2259

Roxboro Medaccess
PO Box 15015
Loves Park, IL 61132

Granite Asset Management
625 Pilot Road
Ste 2
Las Vegas, NV 89119

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Sallie Mae
1002 Arthur Dr
PO# SMI-0000013421
Lynn Haven, FL 32444

GS Finance
Unknown Address

New Millennium Bank
Post Office Box 9207
Old Bethpage, NY 11804

Schewels Furniture Co.**
P.O. Box 920
Roxboro, NC 27573

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Sharon Allen
131 Morgan Parkway
Zebulon, NC 27597

INTL Equity
Unknown Address

Oral Surgery of Durham
PO Box 3136
Winston Salem, NC 27102

Southside Financial Froup
Attn: Managing Agent
PO Box 3538
Arlington, TX 76007

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Piedmont Electric
c/o Credit Financial Services**
Post Office Box 451
Durham, NC 27702-0451

Tasha A. Barnes
5533 Lothian Road
1st Floor
Baltimore, MD 21212

Music & Arts Center
4626 Wedgewood Blvd.
Frederick, MD 21703

Private Diagnostic Clinic, PLLC
5213 South Alston Avenue
Durham, NC 27713

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

My Cash Now
c/o Credit Payment Services
711 S. Carson Street Suite 4
Carson City, NV 89701

Rent-A-Center
701 Durham Road
Ste A
Roxboro, NC 27573

US Department of Education****
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609

My Cash Now
c/o Secure Cash Network Inc
808 W Dallas St Ste A
Conroe, TX 77301-2259

Resurgent Capital Services L.P.**
Post Office Box 10465
Greenville, SC 29603-0465

Virginia Auto Loans, Inc.
Attn: Managing Agent
605-A Piney Forest Road
Danville, VA 24540

Vista Holdings Group, LLC
3225 Palm Center Drive
Las Vegas, NV 89103-5668

Wake Radiology Diagnostic
Post Office Box 19368
Raleigh, NC 27619-9368